California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

MINUTES OF THE
CSURMA AORMA BENEFITS COMMITTEE MEETING
June 18, 2025
IN PERSON &VIRTUAL ZOOM LOCATION
10:00 AM

MEMBERS PRESENT
Raven Tyson (Chair) – Associated Students, San Diego
Rosa Hernandez- Beach Shops, Inc., CSU Long Beach
Stephanie Moreno – California State University Long Beach Research Foundation
Jennifer Campbell - University Enterprises, Inc., California State University Sacramento
Kathryn Weeks – The University Corporation, CSU Northridge
Leah Mercer – Associated Students CSU Chico
Maddison Burton – The University Corporation at Monterey Bay

MEMBERS ABSENT
None

STAFF, GUESTS, AND CONSULTANTS
Chloe Smith - Alliant Insurance Services, Inc.
Heather McCarthy - Alliant Insurance Services, Inc.
Tom Quirk - Alliant Insurance Services, Inc.
Jonathan Lawrence – Alliant Insurance Services, Inc.
Stephanie Tashman – Associated Students Inc., CSULB
Sandra Ramirez - Beach Shops, Inc., CSU Long Beach
Kristin Chelotti - Associated Students CSU Chico

A.	**CALL TO ORDER** The meeting was called to order by Maddison Burton at 10:03 AM Motion: Raven Tyson
1.	**Approval of the agenda** Motion: Raven Tyson Moved: Leah Mercer Second: Stephanie Moreno
B.	
1.	**PUBLIC COMMENTS** None
C.	
1.	**Approval of Meeting Minutes- June 27, 2024** The committee approved the June 27, 2024, minutes. Motion: Raven Tyson Moved: Stephanie Moreno Second: Jennifer Campbell
2.	**CSURMA Benefits Program Renewal**

- In the marketplace we have continued to see double digit renewals as a result of several factors. Including rising healthcare costs, increased pharmacy costs, high costs claims including increased cancer claims, and although inflation is decreasing, the healthcare marketplace still is seeing the impact of inflation over the years.
- Advancement in technologies and therapies that are life saving but costly continue to impact renewal rates.
- PRISM is the second largest JPA in the state of California, with 45,000 subscribers and 93,000 members. Unlike carrier programs, there is no profit so the vast majority of premium dollars that go into PRISM are dedicated to paying claims.
- The goal of the program is to keep health care costs lower and decrease volatility. Although the program is not completely insulated from marketplace increases, the pools are designed to mitigate what is happening in the broader marketplace.
- This PRISM renewal is calculated from claims through February 2025. The medical trend component is 7%, pharmacy 14%.
- The PRISM renewal is blended, and the blended rate is 14.24%. The CSURMA renewal has historically been slightly different than the PRISM pool and that is no different this year. The CSURMA renewal is 14.8%. Although this is a bit more volatility than we would like to see it still outpaces the California PPO pool renewal and the PERS PPO renewal.
- Aside from the top renewal of 14.8% all other renewals are either in a rate guarantee, rate pass, or have a renewal decrease.
- With all lines of coverage combined, the 2026 renewal is a 13.2% increase.
- The five-year history for CSURMA is 6.9%
- CSURMA had a couple of years where renewals were adjusted for CPRA but in the last two years CSURMA did not receive a CPRA adjustment because they have been running similar to the PRISM pool.
- The ancillary 5-year history has remained either zero or negative.
- PRISM provides utilization details which is not the norm for other pools. This data can help members to understand what is driving the renewal increase and understand what percent of premium paid is being used to pay their claims.
- GLP-1's have been driving pharmacy costs up. 4/5 of the top medications are GLP-1's. The number of GLP-1 users is almost doubling yearly.
- Specialty medication went up 33%

Renewal Drivers & New Programs

- PRISM is implementing two knew programs to help mitigate costs.
- Digbi Health will be the new diabetes management program starting 1/1/2026.
  - Available to all non-Kaiser members.
  - The goal is to use food as medicine and tailor the program to each individuals needs.

- They utilize gut microbiome testing, coaching, nutritionists, and other digital tools to help member be successful.
- Digbi Health has had great clinical success in helping individuals manage diabetes and help those on a weight loss journey.
- Eligibility requirements include a BMI of 25-29 with related comorbidity or BMI greater than 30 with zero comorbidities.
- Those currently on weight loss GLP-1 will be grandfathered for 90 days. Allowing time for the transition onto the Digbi program.
- Digbi Health will be the sole prescriber for all GLP-1 and non-GLP-1 weight loss medications.
- Communications will be provided for the transition to Digbi Health.

- Navitus will be the new pharmacy benefit manager beginning 1/1/2026 and will replace Express Scripts. They are what is known as a transparent PBM
  - They are paid a consulting fee and do not receive incentives for including certain medications on their formulary.
  - The goal is to manage pharmacy costs while being driven by outcomes that make the most sense for the member.
  - Navitus has a proven track record with pharmacy trend and that was one of the reasons they were selected.
  - Members will be notified if there will be disruption with their medication. Low disruption is expected.
  - Navitus shows a pharmacy trend of about 2% and this is beneficial to the PRISM program as we saw earlier because currently PRISM is running about 14%
  - Anytime you do a PBM change there will be noise and members will reach out. Alliant will provide resources and talking points to assist HR teams with this transition and there is a mandatory meeting on July 31st for members.

Value Adds

- As a note Kaiser does offer programs similar to the value adds that are provided to Anthem members, but they are in house with Kaiser and not separate programs.
- Hinge Health has 9 participating members which is a physical therapy app that you can do from the comfort of your own home
- Carrum is a surgery benefit that assist with planning and travel expenses for the member and a companion. Surgeries are done at a center of excellence which have been shown to have good surgical outcomes.
- Digbi Health as discussed previously is a diabetes and weight management program.
- Rx n' Go is a value add that provides mail order generic medications free of charge

	Communications • Alliant will continue to provide employee communications with relevant benefit related content. • Monthly strive newsletters will also be offered • If you or your team have recommendations for future communications our team would be happy to create them for you. **BCC & HRIS Integration** • Alliant was contacted by an auxiliary hoping for integration with their payroll system. The way that CSURMA is set up, that is not a possibility. • BCC has offered to do training with auxiliaries who are interested to discuss pulling reports to assist in making the process of entering information into both your payroll system and BCC. • Alliant will work with BCC to address the concerns with reports. The committee noted that OE reports are not provided until the end of October which can make entering into their payroll system a little more challenging. Also, that pulling reports is not simple and it is hard to know what needs to be selected to pull the appropriate report. **Next Steps** • The vote for renewal will be June 30th. • Renewal letters will be sent to auxiliaries right after the next committee meeting. Signed renewal letters need to be returned to the Alliant team by July 24th. • Ancillary only auxiliaries have a little more time to finalize any plan changes as their system is a little different than those on Medical. • The committee inquired about other benefit administration systems and Chloe said there are other options through PRISM but with how difficult a ben admin change would be, we think it is in the best interest of CSURMA to discuss with BCC how we can work out the reporting issues that CSURMA is having before looking into other ben admins.
D.	**ADJOURNMENT** A motion to adjourn the meeting was submitted at 11:20 AM. Motion: Raven